

1 AN ACT concerning insurance.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by  
5 changing Section 356z.2 as follows:

6 (215 ILCS 5/356z.2)

7 Sec. 356z.2. Coverage for adjunctive services in dental  
8 care.

9 (a) An individual or group policy of accident and health  
10 insurance amended, delivered, issued, or renewed after the  
11 effective date of this amendatory Act of the 92nd General  
12 Assembly shall cover charges incurred, and anesthetics  
13 provided, in conjunction with dental care that is provided to a  
14 covered individual in a hospital or an ambulatory surgical  
15 treatment center if any of the following applies:

16 (1) the individual is a child age 6 or under;

17 (2) the individual has a medical condition that  
18 requires hospitalization or general anesthesia for dental  
19 care; or

20 (3) the individual is disabled.

21 (a-5) An individual or group policy of accident and health  
22 insurance amended, delivered, issued, or renewed after the  
23 effective date of this amendatory Act of the 99th General

1 Assembly shall cover charges incurred, and anesthetics  
2 provided, in conjunction with dental care that is provided to a  
3 covered individual in a dental office, oral surgeon's office,  
4 hospital, or ambulatory surgical treatment center if the  
5 individual is under age 26 and has been diagnosed with an  
6 autism spectrum disorder as defined in Section 10 of the Autism  
7 Spectrum Disorders Reporting Act or a developmental  
8 disability.

9 For purposes of this subsection, "developmental  
10 disability" means a disability that is attributable to an  
11 intellectual disability or a related condition, if the related  
12 condition meets all of the following conditions:

13 (1) it is attributable to cerebral palsy, epilepsy, or  
14 any other condition, other than mental illness, found to be  
15 closely related to an intellectual disability because that  
16 condition results in impairment of general intellectual  
17 functioning or adaptive behavior similar to that of  
18 individuals with an intellectual disability and requires  
19 treatment or services similar to those required for those  
20 individuals; for purposes of this definition, autism is  
21 considered a related condition;

22 (2) it is manifested before the individual reaches age  
23 22;

24 (3) it is likely to continue indefinitely; and

25 (4) it results in substantial functional limitations  
26 in 3 or more of the following areas of major life activity:

1       self-care, language, learning, mobility, self-direction,  
2       and capacity for independent living.

3       (b) For purposes of this Section, "ambulatory surgical  
4       treatment center" has the meaning given to that term in Section  
5       3 of the Ambulatory Surgical Treatment Center Act.

6       For purposes of this Section, "disabled" means a person,  
7       regardless of age, with a chronic disability if the chronic  
8       disability meets all of the following conditions:

9           (1) It is attributable to a mental or physical  
10          impairment or        combination of mental and physical  
11          impairments.

12          (2) It is likely to continue.

13          (3) It results in substantial functional limitations  
14          in one or more of the following areas of major life  
15          activity:

16               (A) self-care;

17               (B) receptive and expressive language;

18               (C) learning;

19               (D) mobility;

20               (E) capacity for independent living; or

21               (F) economic self-sufficiency.

22       (c) The coverage required under this Section may be subject  
23       to any limitations, exclusions, or cost-sharing provisions  
24       that apply generally under the insurance policy.

25       (d) This Section does not apply to a policy that covers  
26       only dental care.

1           (e) Nothing in this Section requires that the dental  
2 services be covered.

3           (f) The provisions of this Section do not apply to  
4 short-term travel, accident-only, limited, or specified  
5 disease policies, nor to policies or contracts designed for  
6 issuance to persons eligible for coverage under Title XVIII of  
7 the Social Security Act, known as Medicare, or any other  
8 similar coverage under State or federal governmental plans.

9           (Source: P.A. 95-331, eff. 8-21-07.)